

Form CLKDFLTS (12/12)

**United States Bankruptcy Court  
Western District of Michigan**  
One Division Ave., N.  
Room 200  
Grand Rapids, MI 49503

**IN RE:** Debtor (name used by the debtor in the last 8 years, including married, maiden, trade, and address):

**Michelle Ferguson**

**Debtor**

**Michelle L. Ferguson**

**Plaintiff**

**Sallie Mae n/k/a Navient Solutions, Inc.**  
**United States Department of Education**  
**ACS-GCO Ed Loan Fund**  
**MRU Holdings Inc.**  
**Wells Fargo Education Financial Services**  
**Discover Financial Services**  
**University of Maryland– University College**  
**ECMC**  
**RBS Citizens**  
**National Collegiate Trust**

**Defendant**

**Case Number 09-01284-jrh**

**Adv. Pro. No. 14-80079-jrh**

**Chapter 7**

**Honorable Jeffrey R. Hughes**

## **ENTRY AND NOTICE OF DEFAULT**

NOTICE IS HEREBY GIVEN THAT a default is entered against Defendant, MRU Holdings Inc., Discover Financial Services, University of Maryland– University College, RBS Citizens , in the above-captioned adversary proceeding for the reason that it appears from the record that the named defendant has failed to plead or otherwise defend in this adversary proceeding as required by law. Defendant, MRU Holdings Inc., Discover Financial Services, University of Maryland– University College, RBS Citizens may not either personally or through counsel defend this adversary proceeding either by appearing in court, by filing pleadings or other papers with the court, or otherwise, without first setting aside the default.

Subject to Fed. R. Civ. P. 54(b), Plaintiff may now apply to the Court for entry of a default judgment. If Plaintiff requests entry of default judgment pursuant to Fed.R. Civ.P. 55(b), the motion for default judgment shall indicate whether the Plaintiff intends to rely solely upon the pleadings to support the motion. Moreover, if Plaintiff does not intend to rely solely upon the pleadings, the motion shall identify each element and prayer for relief Plaintiff intends to support with additional proofs (e.g. affidavit, deposition transcript, document, oral testimony). Plaintiff, at its option, may also attach to the motion the supporting documents, affidavits, and deposition transcripts.

Upon receipt of the motion, the Court may either enter the requested default judgment against Defendant, MRU Holdings Inc., Discover Financial Services, University of Maryland– University College, RBS Citizens , without further hearing, or schedule the motion for hearing, or take other appropriate action.



DANIEL M. LAVILLE  
CLERK OF BANKRUPTCY COURT

**Dated:** June 24, 2014

/S/  
K. Botma

Deputy Clerk

**Clerks Entry and Notice of Default transmitted to the Bankruptcy Noticing Center for service of same upon interested parties appearing of record herein.**